

Information to identify the case:

Debtor 1	<u>Michael M. Hiller</u>	Social Security number or ITIN	xxx-xx-2389
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kelly A. Hiller</u>	Social Security number or ITIN	xxx-xx-0001
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-14716-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael M. Hiller
aka Michael M. Hiller Sr., dba Finishing Touch

Kelly A. Hiller
aka Kelly Ann Hiller, dba Finishing Touch

10/12/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael M. Hiller
Kelly A. Hiller
Debtors

Case No. 20-14716-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 12, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael M. Hiller, Kelly A. Hiller, 2 Lebia Court, Sewell, NJ 08080-2022
aty	+ Phillip Raymond, 485F U.S. Highway 1 S, Suite 300, Iselin, NJ 08830-3072
518773318	+ Boucher Funeral Home, LLC, 1757 Delsea Drive, Deptford, NJ 08096-3626
518773323	Fulton Bank - Visa, Cardmember Service, PO Box 790408, Saint Louis, MO 63179-0408
518785924	+ Joseph G. Devine Jr., Esq., 30 Montgomery Street, Suite 1205, Jersey City, New Jersey 07302-3835
518826367	+ Lakeview Loan Servicing, LLC, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2023 02:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2023 02:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519118002	Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 23:02:55	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519118003	+ Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 23:02:23	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701, Afni, Inc., c/o Becket and Lee LLP 19355-0701
518847922	EDI: GMACFS.COM	Oct 13 2023 01:35:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262269	+ EDI: AISACG.COM	Oct 13 2023 01:35:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518773315	+ EDI: GMACFS.COM	Oct 13 2023 01:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518773316	EDI: BANKAMER.COM	Oct 13 2023 01:35:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
518831039	+ EDI: BANKAMER2.COM	Oct 13 2023 01:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518773317	+ EDI: TSYS2	Oct 13 2023 01:35:00	Barclays Rewards Mastercard, PO Box 13337, Philadelphia, PA 19101-3337
518773320	+ EDI: CITICORP.COM	Oct 13 2023 01:35:00	CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500

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518781885	EDI: DISCOVER.COM	Oct 13 2023 01:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518773321	+ EDI: DISCOVER.COM	Oct 13 2023 01:35:00	Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
518773319	EDI: JPMORGANCHASE	Oct 13 2023 01:35:00	Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
518809689	+ Email/Text: RASEBN@raslg.com	Oct 13 2023 02:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
518813471	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 23:02:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518841323	^ MEBN	Oct 12 2023 21:36:40	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
518773324	Email/Text: camanagement@mtb.com	Oct 13 2023 02:15:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
518828698	EDI: PRA.COM	Oct 13 2023 01:35:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518834257	Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 23:02:55	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518837439	EDI: USBANKARS.COM	Oct 13 2023 01:35:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518773322	EDI: USBANKARS.COM	Oct 13 2023 01:35:00	Elan Financial Services, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518825969	##+	Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518773325	##	State Farm Bank Visa, PO Box 23025, Columbus, GA 31902-3025

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor LakeView Loan Servicing LLC jdevine@tmppllc.com, ecf@tmppllc.com
Phillip Andrew Raymond	on behalf of Creditor LakeView Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard S. Hoffman, Jr.	on behalf of Debtor Michael M. Hiller rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Kelly A. Hiller rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10